

EXHIBIT 13

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MINNESOTA**

FAIR ISAAC CORPORATION,

Plaintiff,

v.

FEDERAL INSURANCE COMPANY, and
ACE AMERICAN INSURANCE COMPANY

Defendants.

Case No. 16-CV-1054(WMW/DTS)

**SECOND SUPPLEMENTAL
EXPERT REPORT
OF NEIL J. ZOLTOWSKI
WITH RESPECT TO DAMAGES**

Respectfully submitted this 13th day of May, 2021

A handwritten signature in black ink, appearing to read "Neil J. Zoltowski", with a stylized flourish at the end.

Neil J. Zoltowski

CONFIDENTIAL – ATTORNEYS’ EYES ONLY

*Fair Isaac Corporation v. Federal Insurance Company and ACE American Insurance Company***SECOND SUPPLEMENTAL SCHEDULE 10.3: Summary of Domestic Gross Written Premium by Application - Defendants, Subsidiaries and Pooling Entities (a)**

Application (b)	Mar 31 - Dec 31		2017		2018		2019		Jan - Jun 2020 (d)	Total
	2016 (c)									
Commercial Underwriting Workstation (CUW)										
Federal, Subsidiaries and Pooling Entities	\$ 2,564,138,001 (f)	\$	2,526,036,363		n/a		n/a		n/a	\$ 5,090,174,364
ACE American, Subsidiaries and Pooling Entities	238,462,381		883,090,822		n/a		n/a		n/a	1,121,553,203
Defendants, Subsidiaries and Pooling Entities	n/a		n/a		2,882,872,838		3,652,792,805		-	6,535,665,643
Total	\$ 2,802,600,382	\$	3,409,127,185	\$	2,882,872,838	\$	3,652,792,805	\$	-	\$ 12,747,393,210
CSI eXPRESS (e)	\$ 1,008,080,734 (f)	\$	1,358,180,203	\$	1,241,993,390	\$	1,277,242,740	\$	125,825,726	\$ 5,011,322,794
Premium Booking	380,416,844		442,839,932		500,850,829		426,769,797		-	1,750,877,402
Texas Accident Prevention System (TAPS)	215,420,480		252,219,200		216,490,943		160,175,914		-	844,306,538
Cornerstone	158,202,931 (f)		248,313,042		122,400,980		(6,469)		-	528,910,484
Individual Rate Modification Application (IRMA)	68,975,636 (f)		89,449,543		80,968,955		60,922,865		-	300,316,999
Decision Point	2,680,739		4,319,856		4,779,439		5,846,994		1,626,488	19,253,516
TOTAL	\$ 4,636,377,746	\$	5,804,448,961	\$	5,050,357,375	\$	5,583,744,647	\$	127,452,214	\$ 21,202,380,943

Note/Source(s):

- (a) This schedule includes gross written premium from all writing companies reported in Defendants' interrogatory responses that are the Defendants, subsidiaries of the Defendants and/or participate in a pooling arrangement with the Defendants. I understand the Defendants participated in the same intercompany pool in 2018. (**Second Supplemental Schedules 12.0 and 13.2.**)
- (b) The CUW application is the only application for which Defendants reported gross written premium from ACE American subsidiaries. All other domestic applications only report gross written premium from Federal and subsidiaries. (Harkin Deposition at 19-20.)
- (c) I understand that copyright remedies start at the termination date of the SLM Agreement (i.e., March 31, 2016) for the domestic applications. I have adjusted the gross written premium accordingly. (FED004437_0001.)
- (d) Defendants identified in its interrogatory response that the Blaze Advisor component was removed from the applications used in the United States by May 2020. (Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2020.)
- (e) I understand the gross written premium reported for CSI eXPRESS includes premium related to the Automated Renewals Process and Profitability Indicator applications. Further, CSI eXPRESS, Automated Renewals Process and Profitability Indicator are all used in connection with the same gross written premium policies. (Harkin Deposition at 72-74; Federal Insurance Company's Fifth Supplemental Answer to Plaintiff's Interrogatory No. 16 and Sixth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated March 21, 2019 at 3-5, 11-13; Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2020.)
- (f) I understand Chubb Insurance Company of Canada was no longer a subsidiary of Federal by September 30, 2016. Accordingly, 1/2 of the gross written premium reported for year 2016 were included in this analysis. (Taylor Deposition at 85; FED006483-484; Pandey Deposition at Exhibit 527.)